

International Application No. PCT/GB03/01859

International Filing Date: 30 April 2003

Priority Date: 30 April 2002

Title of Invention: Payment System

Applicants: Saj Muzaffar, Jonathan Peachey

Attorney Docket: SAJ 10100

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. 1.97

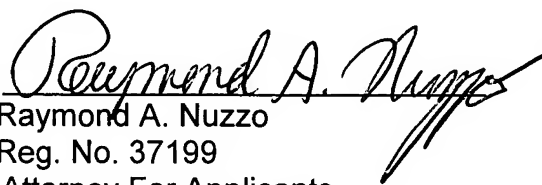
Sir:

Enclosed is a Form PTO-1449 and copies of documents listed thereon. These documents are considered to be relevant in that they have been cited in an International Search Report of the above-referenced PCT application. A copy of this International Search Report is enclosed herewith.

If readily available, English-language counterparts have been substituted for foreign-language patent documents.

This disclosure is not an admission that any of these documents is material to or even prior art with respect to the above-referenced application.

Respectfully submitted,

By: 
Raymond A. Nuzzo
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Date: October 1, 2004

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PTO/SB/08A (08-03)

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known

107510465

Application Number

Filing Date

First Named Inventor

Saj Muzaffar

Art Unit

Examiner Name

Attorney Docket Number

SAJ 10100

Sheet

1

of

2

U. S. PATENT DOCUMENTS

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FOREIGN PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ *Number ⁴ *Kind Code ⁵ (if known)				
		WO9724826	07-10-1997	Jones		
		EP0971327	01-12-2000	Lichstein		
		EP0986275	03-15-2000	Stadelmann		
		WO0106752	01-25-2001	Annala		
		DE10059126	06-20-2002	Sauer		

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Application Number	10/E10469
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Filing Date

First Named Inventor	Sai Muzaffar
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Art Unit	
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Examiner Name	
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Sheet	2	of	2	Attorney Docket Number	SAJ 10100
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		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				
		WO0106752	01-25-2001	Comptel PLC		
		EP0999678	05-10-2000	Citibank		

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